

**Information to identify the case:**

Debtor 1	<u>Roric T. Krisanda</u>	Social Security number or ITIN	xxx-xx-0329
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jennifer S. Krisanda</u>	Social Security number or ITIN	xxx-xx-9062
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-23269-VFP			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Roric T. Krisanda

Jennifer S. Krisanda  
fka Jennifer S. Templeman

3/20/25

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Roric T. Krisanda  
Jennifer S. Krisanda  
Debtors

Case No. 20-23269-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Mar 20, 2025

Form ID: 3180W

Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Roric T. Krisanda, Jennifer S. Krisanda, 12 Deer Path, Long Valley, NJ 07853-3232
519039186	++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court:, Caine & Weiner, 21210 Erwin Street, Woodland Hills, CA 91367
519039191	Douglas Templeman, 931 Wall Street, Newton, NJ 07860
519039200	+ Progressive Financial Services, Inc., 1510 Chester Pike, Crum Lynne, PA 19022-1388
519039201	+ Quicken Loans, 1050 Woodward Drive, Detroit, MI 48226-3573
519062729	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
519039213	Wendy Carr, 100 Swartswood road, Apt. 75, Building 5, Newton, NJ 07860-1143

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 20 2025 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 20 2025 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PRA.COM	Mar 21 2025 00:29:00	Synchrony Bank/c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519039181	+ Email/Text: mreed@affcollections.com	Mar 20 2025 20:45:00	Accurate Collection Services, 17 Prospect Street, Morristown, NJ 07960-6862
519039182	+ Email/PDF: AffirmBKNotifications@resurgent.com	Mar 20 2025 21:03:36	Affirm, Inc., 650 California Street, 12th Floor, San Francisco, CA 94108-2716
519039183	+ Email/PDF: bncnotices@becket-lee.com	Mar 20 2025 21:04:35	American Express Bank, FSB, 4315 South 2700 West, Salt Lake City, UT 84184-0001
519056852	Email/PDF: bncnotices@becket-lee.com	Mar 20 2025 21:03:52	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519039184	+ Email/Text: customer.service@atlantichhealth.org	Mar 20 2025 20:44:00	Atlantic Health System, Morristown Med Ctr, Box 35610, Newark, NJ 07193-5610
519039185	+ EDI: BANKAMER2	Mar 21 2025 00:29:00	Bank of America, NA, 100 North Tryon Street, Charlotte, NC 28202-2135
519039187	+ EDI: CAPITALONE.COM	Mar 21 2025 00:29:00	Capital One Bank, 10700 Capital One Way, Richmond, VA 23060-9243
519050602	+ EDI: AIS.COM	Mar 21 2025 00:29:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519079714	EDI: CITICORP		

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		Mar 21 2025 00:29:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519039188	+ EDI: CITICORP		
		Mar 21 2025 00:29:00	Citicards CBNA, 701 E. 60th Street N, Sioux Falls, SD 57104-0432
519039189	+ EDI: WFNNB.COM		
		Mar 21 2025 00:29:00	Comenity Bank, One Righter Pkwy, Suite 100, Wilmington, DE 19803-1533
519039190	+ EDI: DISCOVER		
		Mar 21 2025 00:29:00	Discover Bank, 502 East Market Street, Greenwood, DE 19950-9700
519050652	EDI: DISCOVER		
		Mar 21 2025 00:29:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
519039192	+ EDI: CITICORP		
		Mar 21 2025 00:29:00	Home Depot, Box 6497, Sioux Falls, SD 57117-6497
519039193	EDI: IRS.COM		
		Mar 21 2025 00:29:00	Internal Revenue Service, Box 7346, Philadelphia, PA 19101-7346
520437943	EDI: JEFFERSONCAP.COM		
		Mar 21 2025 00:29:00	Jefferson Capital Systems LLC, PO BOX 7999, St. Cloud, MN 56302-9617
520437944	EDI: JEFFERSONCAP.COM		
		Mar 21 2025 00:29:00	Jefferson Capital Systems LLC, PO BOX 7999, St. Cloud, MN 56302-9617, Jefferson Capital Systems LLC, PO BOX 7999, St. Cloud, MN 56302-9617
519050042	EDI: JEFFERSONCAP.COM		
		Mar 21 2025 00:29:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
519039194	+ EDI: JPMORGANCHASE		
		Mar 21 2025 00:29:00	JPMCB Card Services, Box 15369, Wilmington, DE 19850-5369
519052910	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com		
		Mar 20 2025 20:44:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519039195	Email/Text: e-bankruptcy@nasafcu.com		
		Mar 20 2025 20:43:00	NASA FCU, 500 Prince Georges Blvd, Upper Marlboro, MD 20774
519041664	+ EDI: NFCU.COM		
		Mar 21 2025 00:29:00	NAVY FEDERAL CREDIT UNION, P O BOX 3000, MERRIFIELD, VA 22119-3000
519039196	+ EDI: NFCU.COM		
		Mar 21 2025 00:29:00	Navy Federal Credit Union, Box 3700, Merrifield, VA 22119-3700
519039198	EDI: PRA.COM		
		Mar 21 2025 00:29:00	Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
519571957	EDI: PRA.COM		
		Mar 21 2025 00:29:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519109057	EDI: PRA.COM		
		Mar 21 2025 00:29:00	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
519109056	EDI: PRA.COM		
		Mar 21 2025 00:29:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
519073154	EDI: PRA.COM		
		Mar 21 2025 00:29:00	Portfolio Recovery Associates, LLC, c/o MARVEL, POB 41067, Norfolk, VA 23541
519039199	Email/Text: signed.order@pfwattorneys.com		
		Mar 20 2025 20:43:00	Pressler, Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054
519039197	+ Email/Text: bknotices@patelco.org		
		Mar 20 2025 20:44:00	Patelco CU, Box 2227, Merced, CA 95344-0227
519107794	EDI: Q3G.COM		
		Mar 21 2025 00:29:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
519039202	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov		
		Mar 20 2025 20:43:00	State of NJ Div of Taxation, Box 245, Trenton, NJ 08695
519067019	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov		
		Mar 20 2025 20:43:00	State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ

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			08695-0245
519039203	+ EDI: SYNC	Mar 21 2025 00:29:00	Sync/Lowes, Box 965005, Orlando, FL 32896-5005
519039204	+ EDI: SYNC	Mar 21 2025 00:29:00	Syncb/AMazon PLCC, Box 965015, Orlando, FL 32896-5015
519039206	EDI: SYNC	Mar 21 2025 00:29:00	Synchrony Bank, Box 965004, Orlando, FL 32896-5004
519108412	^ MEBN	Mar 20 2025 20:43:29	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519039797	^ MEBN	Mar 20 2025 20:43:29	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519039207	EDI: WFNNB.COM	Mar 21 2025 00:29:00	Trek, Box 659465, San Antonio, TX 78265-9465
519058937	EDI: USBANKARS.COM	Mar 21 2025 00:29:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
519039208	EDI: USBANKARS.COM	Mar 21 2025 00:29:00	US Bank, Box 108, Saint Louis, MO 63166
519039209	+ EDI: USAA.COM	Mar 21 2025 00:29:00	USAA Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-1600
519039211	EDI: G2RSVOLKSWGN	Mar 21 2025 00:29:00	VW Credit, PO Box 3, Hillsboro, OR 97123
519052015	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Mar 20 2025 20:44:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
519103915	+ EDI: AIS.COM	Mar 21 2025 00:29:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519039210	+ EDI: VERIZONCOMB.COM	Mar 21 2025 00:29:00	Verizon Wireless, Box 26055, Minneapolis, MN 55426-0055
519039212	+ EDI: CITICORP	Mar 21 2025 00:29:00	WAWA CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
519039205	+ EDI: SYNC	Mar 21 2025 00:29:00	syncb/PPC, Box 530975, Orlando, FL 32896-0001

TOTAL: 51

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519065601	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519055637	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519571958	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Ralph A Ferro, Jr	on behalf of Joint Debtor Jennifer S. Krisanda ralphferrojr@msn.com bknotices@outlook.com
Ralph A Ferro, Jr	on behalf of Debtor Roric T. Krisanda ralphferrojr@msn.com bknotices@outlook.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6